

**08 C 86**

**JUDGE KENNELLY  
MAGISTRATE JUDGE BRO**

# **EXHIBIT A**

**Part 4 of 14**

Policy Number: BK01116165

## Business Income And Extra Expense Dependent Properties ADDITIONAL COVERAGE

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### THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

#### PROPERTY COVERAGE PART.

#### Schedule

Your Premises Number	Limit of Insurance	Name and Address of Any Leader Location
0003	\$ 50,000	

1. The following is added to SECTION I. A. 4. b. "Business Income" and "Extra Expense", Action By Civil Authority and "Expediting Expense":
  - a. We will pay for the actual loss of "business income" you sustain or "extra expense" you incur due to the necessary suspension of your "operations" during the "period of restoration for dependent property." The suspension must be caused by direct physical loss to "dependent property" caused by or resulting from any Covered Cause of Loss. The name and address of any Leader Locations must be shown in the schedule for this additional coverage to apply to the Leader Locations.
  - b. The Business Income and Extra Expense provisions respecting direct physical loss or damage to Covered Property apply separately to each premises designated in the Schedule.
  - c. We will reduce the amount of your "business income" loss, other than "extra expense," to the extent you can resume "operations," in whole or in part, by using any other available:
    - (1) Source of materials; or
    - (2) Outlet for your products.
2. The following applies to the insurance provided by this endorsement:

The most we will pay for all loss of "business income" and "extra expense" resulting from any Covered Cause of Loss is the Limit of Insurance shown in the Schedule.
3. The following are added to SECTION V - DEFINITIONS:
  - a. "Dependent property" means property operated by others whom you depend on to:

- (1) Deliver materials or services to you, or to others for your account (Contributing Locations);
- (2) Accept your products or services (Recipient Locations);
- (3) Manufacture products for delivery to your customers under contract of sale (Manufacturing Locations); or
- (4) Attract customers to your business (Leader Locations).

With respect to Contributing Locations, services does not mean water, communication or power supply services.

- b. "Period of restoration for dependent property" means the period of time that:

- (1) Begins with the date of direct physical loss caused by or resulting from any Covered Cause of Loss at the premises of the "dependent property"; and

- (2) Ends on the date when the property at the premises of the "dependent property" should be repaired, rebuilt or replaced with reasonable speed and similar quality.

"Period of restoration for dependent property" does not include any increased period required due to the enforcement of any ordinance or law that:

- (1) Regulates the construction, use or repair, or requires the tearing down of any property; or
- (2) Requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of pollutants.

Policy Number: BK01116165

## Business Income And Extra Expense Dependent Properties

### ADDITIONAL COVERAGE

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This endorsement modifies insurance provided under the following:

#### PROPERTY COVERAGE PART:

#### Schedule

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0004	\$ 50,000	

1. The following is added to SECTION I. A. 4. b. "Business Income" and "Extra Expense", Action By Civil Authority and "Expediting Expense":
  - a. We will pay for the actual loss of "business income" you sustain or "extra expense" you incur due to the necessary suspension of your "operations" during the "period of restoration for dependent property." The suspension must be caused by direct physical loss to "dependent property" caused by or resulting from any Covered Cause of Loss. The name and address of any Leader Locations must be shown in the schedule for this additional coverage to apply to the Leader Locations.
  - b. The Business Income and Extra Expense provisions respecting direct physical loss or damage to Covered Property apply separately to each premises designated in the Schedule.
  - c. We will reduce the amount of your "business income" loss, other than "extra expense," to the extent you can resume "operations," in whole or in part, by using any other available:
    - (1) Source of materials; or
    - (2) Outlet for your products.
2. The following applies to the insurance provided by this endorsement:

The most we will pay for all loss of "business income" and "extra expense" resulting from any Covered Cause of Loss is the Limit of Insurance shown in the Schedule.
3. The following are added to SECTION V - DEFINITIONS:
  - a. "Dependent property" means property operated by others whom you depend on to:

- (1) Deliver materials or services to you, or to others for your account (Contributing Locations);
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- (3) Manufacture products for delivery to your customers under contract of sale (Manufacturing Locations); or
- (4) Attract customers to your business (Leader Locations).

With respect to Contributing Locations, services does not mean water, communication or power supply services.

b. "Period of restoration for dependent property" means the period of time that:

- (1) Begins with the date of direct physical loss caused by or resulting from any Covered Cause of Loss at the premises of the "dependent property"; and

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Policy Number: BK01116165

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#### PROPERTY COVERAGE PART.

#### Schedule

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b. The Business Income and Extra Expense provisions respecting direct physical loss or damage to Covered Property apply separately to each premises designated in the Schedule.

c. We will reduce the amount of your "business income" loss, other than "extra expense," to the extent you can resume "operations," in whole or in part, by using any other available:

- (1) Source of materials; or
- (2) Outlet for your products.

2. The following applies to the insurance provided by this endorsement:

The most we will pay for all loss of "business income" and "extra expense" resulting from any Covered Cause of Loss is the Limit of Insurance shown in the Schedule.

3. The following are added to SECTION V - DEFINITIONS:

a. "Dependent property" means property operated by others whom you depend on to:

- (1) Deliver materials or services to you, or to others for your account (Contributing Locations);
- (2) Accept your products or services (Recipient Locations);
- (3) Manufacture products for delivery to your customers under contract of sale (Manufacturing Locations); or
- (4) Attract customers to your business (Leader Locations).

With respect to Contributing Locations, services does not mean water, communication or power supply services.

b. "Period of restoration for dependent property" means the period of time that:

- (1) Begins with the date of direct physical loss caused by or resulting from any Covered Cause of Loss at the premises of the "dependent property"; and

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**Business Income And Extra Expense Dependent Properties**  
**ADDITIONAL COVERAGE**

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This endorsement modifies insurance provided under the following:

**PROPERTY COVERAGE PART.**

**Schedule**

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1. The following is added to SECTION I. A. 4. b. "Business Income" and "Extra Expense", Action By Civil Authority and "Expediting Expense":

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b. The Business Income and Extra Expense provisions respecting direct physical loss or damage to Covered Property apply separately to each premises designated in the Schedule.

c. We will reduce the amount of your "business income" loss, other than "extra expense," to the extent you can resume "operations," in whole or in part, by using any other available:

- (1) Source of materials; or
- (2) Outlet for your products.

2. The following applies to the insurance provided by this endorsement:

The most we will pay for all loss of "business income" and "extra expense" resulting from any Covered Cause of Loss is the Limit of Insurance shown in the Schedule.

3. The following are added to SECTION V - DEFINITIONS:

a. "Dependent property" means property operated by others whom you depend on to:



- (1) Deliver materials or services to you, or to others for your account (Contributing Locations);
- (2) Accept your products or services (Recipient Locations);
- (3) Manufacture products for delivery to your customers under contract of sale (Manufacturing Locations); or
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With respect to Contributing Locations, services does not mean water, communication or power supply services.

b. "Period of restoration for dependent property" means the period of time that:

- (1) Begins with the date of direct physical loss caused by or resulting from any Covered Cause of Loss at the premises of the "dependent property"; and

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**Business Income And Extra Expense Dependent Properties**  
**ADDITIONAL COVERAGE**

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0007	\$ 50,000	

1. The following is added to SECTION I. A. 4. b. "Business Income" and "Extra Expense", Action By Civil Authority and "Expediting Expense":

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b. The Business Income and Extra Expense provisions respecting direct physical loss or damage to Covered Property apply separately to each premises designated in the Schedule.

c. We will reduce the amount of your "business income" loss, other than "extra expense," to the extent you can resume "operations," in whole or in part, by using any other available:

- (1) Source of materials; or
- (2) Outlet for your products.

2. The following applies to the insurance provided by this endorsement:

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3. The following are added to SECTION V - DEFINITIONS:

a. "Dependent property" means property operated by others whom you depend on to:

- (1) Deliver materials or services to you, or to others for your account (Contributing Locations);
- (2) Accept your products or services (Recipient Locations);
- (3) Manufacture products for delivery to your customers under contract of sale (Manufacturing Locations); or
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With respect to Contributing Locations, services does not mean water, communication or power supply services.

- b. "Period of restoration for dependent property" means the period of time that:

- (1) Begins with the date of direct physical loss caused by or resulting from any Covered Cause of Loss at the premises of the "dependent property"; and

- (2) Ends on the date when the property at the premises of the "dependent property" should be repaired, rebuilt or replaced with reasonable speed and similar quality.

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Policy Number: BK01116165

## Loss Payable Provisions

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

### Schedule

**Premises**

**Number**

**Description of Property**

0001

CONTENTS

**Loss Payee (Name and Address)**

LASALLE NATIONAL BANK  
120 S LASALLE  
CHICAGO, IL 60603

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

- a. Adjust losses with you; and
- b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.

2. The following is added to SECTION IV. B. 5. Other Insurance:

For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."

3. The following is added to SECTION V. Definitions:

"Loss Payee" includes a person or organization you have entered a contract with for the sale of Covered Property.

Policy Number: BK01116165

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PROPERTY COVERAGE PART.

### Schedule

**Premises  
Number**

**Description of Property**

**Loss Payee (Name and Address)**

0001

CONTRACT #001-00897482-001(CANON COLOR C  
OPIER).

CANON FINANCIAL SERVICES, INC.  
15325 SOUTHEAST 30TH PLACE STE #100  
BELLVIEW, WA 98007

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

- a. Adjust losses with you; and
- b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.

2. The following is added to SECTION IV. B. 5. Other Insurance:

For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."

3. The following is added to SECTION V. Definitions:

"Loss Payee" includes a person or organization you have entered a contract with for the sale of Covered Property.

Policy Number: BK01116165

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PROPERTY COVERAGE PART.

### Schedule

Premises Number	Description of Property	Loss Payee (Name and Address)
0001	LEASE #001-07107-01 & 327929001	GE CAPITAL COLONIAL PACIFIC LEASING PO BOX 23185 PORTLAND, OR 97281-3185

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

- Adjust losses with you; and
- Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.

2. The following is added to SECTION IV. B. 5. Other Insurance:

For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."

3. The following is added to SECTION V. Definitions:

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## Loss Payable Provisions

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This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

### Schedule

**Premises**

**Number**

**Description of Property**

0001

CONTENTS

**Loss Payee (Name and Address)**

NEWCOURT TECHNOLOGIES CORP 2ND FL  
PO BOX 2017  
BLOOMFIELD HILL, MI 48303-2017

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

- a. Adjust losses with you; and
- b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.

2. The following is added to SECTION IV. B. 5. Other Insurance:

For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."

3. The following is added to SECTION V. Definitions:

"Loss Payee" includes a person or organization you have entered a contract with for the sale of Covered Property.

Policy Number: BK01116165

## Loss Payable Provisions

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This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

### Schedule

Premises Number	Description of Property	Loss Payee (Name and Address)
0001	SOFTWARE	COMPAQ FINANCIAL SERVICES INSURANCE ADMINISTRATOR 420 MOUNTAIN AVE P.O. BOX 6 MURRAY HILL, NJ 07974-0006

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

- Adjust losses with you; and
- Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.

2. The following is added to SECTION IV. B. 5. Other Insurance:

For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."

3. The following is added to SECTION V. Definitions:

"Loss Payee" includes a person or organization you have entered a contract with for the sale of Covered Property.



Policy Number: BK01116165

## Loss Payable Provisions

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This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

### Schedule

Premises Number	Description of Property	Loss Payee (Name and Address)
0002	SOFTWARE	COMPAQ FINANCIAL SERVICES INSURANCE ADMINISTRATOR 420 MOUNTAIN AVENUE P.O. BOX 6 MURRAY HILL, NJ 07974-0006

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

- Adjust losses with you; and
- Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.

2. The following is added to SECTION IV. B. 5. Other Insurance:

For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."

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Policy Number: BK01116165

## Loss Payable Provisions

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This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

### Schedule

Premises Number	Description of Property	Loss Payee (Name and Address)
0005	SOFTWARE	COMPAQ FINANCIAL SERVICES INSURANCE ADMINISTRATOR 420 MOUNTAIN AVENUE P.O. BOX 6 MURRAY HILL, NJ 07974-0006

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

- Adjust losses with you; and
- Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.

2. The following is added to SECTION IV. B. 5. Other Insurance:

For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."

3. The following is added to SECTION V. Definitions:

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Policy Number: BK01116165

## Loss Payable Provisions

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PROPERTY COVERAGE PART.

### Schedule

Premises Number	Description of Property	Loss Payee (Name and Address)
0007	LEASED COMPUTER EQUIPMENT	ARLINGTON CAPITAL BOX 7023 305 W BEAVER SUITE 400 TROY, MI 48007-7023

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

- Adjust losses with you; and
- Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.

2. The following is added to SECTION IV. B. 5. Other Insurance:

For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."

3. The following is added to SECTION V. Definitions:

"Loss Payee" includes a person or organization you have entered a contract with for the sale of Covered Property.

Policy Number: BK01116165

## Suspension Of Protective Systems

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

### Schedule

**Premises Number**

0004  
0005

**Protective Systems Symbols Applicable**

S-1, S-2, S-3  
S-1

**Describe any other protective system:**

1. This insurance will be automatically suspended at the involved premises if you fail to notify us immediately when you:

- a. Know of any suspension or impairment in the protective system; or
- b. Fail to maintain the protective systems, over which you have control, in complete working order.

If part of an automatic Sprinkler System is shut off due to breakage, leakage, freezing conditions, or opening of sprinkler heads, notification to us will not be necessary IF you can restore full protection within 48 hours.

2. The protective systems to which this endorsement applies are identified by the following symbols:

"S-1" Automatic Sprinkler System, meaning sprinklers, discharge nozzles, ducts, pipes, valves, fittings; tanks and their component parts and supports;

and pumps and private fire protection mains. Also non-automatic systems, hydrants, standpipes, and outlets, when supplied from an automatic fire protective system.

"S-2" Automatic Fire Alarm, signaling to a central station.

"S-3" Automatic Burglar Alarm, signaling to a central station.

"S-4" Local Fire Alarm.

"S-5" Local Burglar Alarm.

"S-6" Security Service, with a recording system or watch clock, and hourly reporting.

"S-7" Private Fire Department Service Contract.

"S-8" System described in the Schedule.

Describe any other protective system: (Continued)

Policy Number: BK01116165

## PROPERTY LIMITATION OF COVERAGE ENDORSEMENT

### Exclusion

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement modifies insurance provided under the following:

#### PROPERTY COVERAGE PART.

The following changes are made to **SECTION I – COVERAGE**:

##### 1. Property Not Covered.

The following is added to Paragraph A. 2. Property Not Covered in **SECTION I – COVERAGE**:

"Money" and "Securities" except as provided in SECTION I.A.4.j. "Money" and "Securities" and SECTION I.A.4.s. Employee Dishonesty (Including ERISA).

##### 2. Exclusions.

Paragraph C.I.a. Water is replaced by the following:

###### a. Water.

- (1) Flood, surface water, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not.

If electrical "covered equipment" requires drying out because of the above, we will pay for the direct expenses of such drying out subject to the applicable Limit of Insurance and deductible.

- (2) Mudslide or mudflow;
- (3) Water under the ground surface pressing on, or flowing or seeping through:

(a) Foundations, walls, floors or paved surfaces; or

(b) Basements, whether paved or not; or

(c) Doors, windows or other openings;

- (4) Water that backs up or overflows from a sewer, drain or sump, except as provided in SECTION I.A.4. v. Sewer or Drain Backup.

But if Water, as described in SECTION I. C. 1. a. (1) through a. (4) above, results in fire, explosion or sprinkler leakage, we will pay for the loss caused by that fire, explosion or sprinkler leakage.

If loss is caused by or results from water that is not excluded above or elsewhere in this Property Coverage Part, we will pay the cost to tear out and replace any part of the building or structure in order to repair damage to the system or appliance from which the water or other substance escapes.

We will not pay the cost to repair any defect that caused the loss, but we will pay the cost to repair or replace damaged parts of fire extinguishing equipment if the damage results in discharge of any substance from an automatic fire protection system and is directly caused by freezing.

3. All other terms of this policy remain the same.

Policy Number: BK01116165

## Windstorm or Hail Percentage Deductible

### THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

### Schedule

Premises No.	Windstorm or Hail Deductible Percentage (enter 1%, 2% or 5%)
0003	1%
0004	5%

The Windstorm or Hail Deductible, as shown in the Schedule above, applies to loss to Covered Property caused directly or indirectly by Windstorm or Hail, regardless of any other cause or event that contributes concurrently or in any sequence to the loss. If loss from a covered weather condition other than Windstorm or Hail occurs, and that loss would not have occurred but for Windstorm or Hail, such loss shall be considered to be caused by Windstorm or Hail and therefore part of a Windstorm or Hail occurrence.

With respect to Covered Property at a location identified in the Schedule above, SECTION III - DEDUCTIBLE of the Property Coverage Part does not apply to Windstorm or Hail.

The Windstorm or Hail Deductible applies whenever there is an occurrence of Windstorm or Hail.

#### WINDSTORM OR HAIL DEDUCTIBLE CLAUSE.

In determining the amount, if any, that we will pay for loss, we will deduct an amount equal to 1%, 2% or 5% (as shown in the Schedule above) of the Limit(s) of Insurance applicable to the property that has sustained loss. This

Deductible is calculated separately for, and applies separately to:

1. Each building, if two or more buildings sustain loss;
2. The building and to personal property in that building, if both sustain loss;
3. Personal property at each building, if personal property at two or more buildings sustains loss;
4. Personal property in the open.

We will not pay for loss until the amount of loss exceeds the Deductible. We will then pay the amount of loss in excess of the Deductible, up to the applicable Limit(s) of Insurance.

When property is covered under the Coverage Extension for Newly Acquired Property in determining the amount, if any, that we will pay for loss, we will deduct an amount equal to a percentage of the value(s) of the property at the time of loss. The applicable percentage for Newly Acquired Property is the highest percentage shown in the Schedule above for any described premises.

**EXAMPLE - APPLICATION OF DEDUCTIBLE:**

The amounts of loss to the damaged property are \$60,000 (building) and \$40,000 (business personal property in building).

The actual Limits of Insurance on the damaged property are \$80,000 on the building and \$64,000 on the business personal property.

The Deductible is 2%.

**Building.**

Step (1):  $\$80,000 \times 2\% = \$1,600$

Step (2):  $\$60,000 - \$1,600 = \$58,400$

**Business Personal Property.**

Step (1):  $\$64,000 \times 2\% = \$1,280$

Step (2):  $\$40,000 - \$1,280 = \$38,720$

The most we will pay is \$97,120 (\$58,400 + \$38,720). The portion of the total loss that is not covered due to the application of the Deductible is \$2,880 (\$1,600 + \$1,280).



Policy Number: BK01116185

## Broadened Property Coverage Endorsement

ACCOUNTANTS, ATTORNEYS, LAWYERS, ARCHITECTS AND ENGINEERS

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### THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

#### PROPERTY COVERAGE PART.

**A. The following changes are made to the PROPERTY COVERAGE PART.**

**1. The following is added to SECTION I.A.3. Coverage Extensions:**

**i. Utility Services – Direct Damage**

1. We will pay for loss to Covered Property at the premises shown in the Property Coverage Part Declarations Page, caused by the interruption of "Water and Power Supply Services" and/or "Communication Supply Services" to those premises. The interruption must result from direct physical loss caused by a Covered Cause of Loss to the following property, not on the described premises:

2. The most we will pay per loss due to any Covered Cause of Loss under this Coverage Extension is \$25,000. This amount is in addition to any other Limit of Insurance.

**2. The final paragraph of SECTION I.A.4.a. Accounts Receivable is replaced by the following:**

The most we will pay per loss due to any Covered Cause of Loss under this Additional Coverage is \$100,000 or the Limit of Insurance shown in the Property Coverage Part Declarations for Accounts Receivable, whichever is greater. This limit applies to regardless of the number of premises scheduled.

**3. The following is added to SECTION 1.A.4.b. "Business Income," "Extra Expense," Action By Civil Authority, and "Expediting Expense":**

**(7) We will pay the loss of "business income" or "extra expense" at the premises shown in the Property Coverage Part Declarations caused by the interruption of "Water and Power Supply Services" and/or "Communication Supply Services" to those premises. The interruption must result from direct physical loss caused by a Covered Cause of Loss not on the described premises:**

The most we will pay per loss due to any Covered Cause of Loss under this Additional Coverage is \$25,000. This amount is in addition to any other Limit of Insurance.

**(8) We will pay for the loss of "business income" you sustain or "extra expense" you incur due to the necessary suspension of your "operations" during the "period of restoration" for "dependent property." The suspension must be caused by direct physical loss to "dependent property" caused by or resulting from any Covered Cause of Loss.**

The "Business Income" and "Extra Expense" provision respecting direct physical loss or damage to Covered Property apply separately to each scheduled premise in the Declaration.

We will reduce the amount of your "business income" loss, other than "extra expense," to the extent you can resume "operations," in whole or in part, by using any other available:

**(a) Source of materials; or**

**(b) Outlet for your products**

The most we will pay for all loss of "business income" and "extra expense" you incur caused

by or resulting from any Covered Cause of Loss to a "dependent property" is \$10,000.

4. Paragraphs (3)(a) and (3)(b) of SECTION I.A.4.j. "Money" and "Securities" are replaced by the following:

(a) Inside the Premises - \$20,000 or the Limit of Insurance shown in the Property Coverage Part Declarations, whichever is greater, for "money" and "securities" while:

i. in or on the premises described in the Schedule of Premises; or

ii. within a bank or savings institution; and

(b) Outside the Premises - \$10,000 or the Limit of Insurance shown in the Property Coverage Part Declarations, whichever is greater, for "money" and "securities" while anywhere else.

5. The final Paragraph of SECTION I.A.4.o. Property Off Premises is replaced by the following:

The most we will pay per loss due to any Covered Cause of Loss under this Additional Coverage is \$100,000 or the Limit of Insurance shown in the Property Coverage Part Declarations for Property Off Premises, whichever is greater, but not more than \$5,000 for any one item of "contractors' tools and equipment."

6. The final Paragraph of SECTION I.A.4.q. "Valuable Papers and Records" and "Valuable Records Which Exist on Electronic or Magnetic Media" is replaced by the following:

The most we will pay per loss due to any Covered Cause of Loss under this Additional Coverage is \$100,000 or the Limit of Insurance shown in the Property Coverage Part Declarations for "valuable papers and records" and "valuable records which exist on electronic or magnetic media," whichever is greater.

7. Paragraph (4) of SECTION I.A.4.s. Employee Dishonesty (Including ERISA) is replaced by the following:

(4) The most we will pay for loss is \$75,000 or the Limit of Insurance shown in the Property Coverage Part Declarations for Employee Dishonesty (Including ERISA), whichever is greater.

All loss caused by one or more persons, or involving a single act or series of related acts, is considered one loss.

8. Paragraph (3) of SECTION I.A.4.t. Fine Arts is replaced by the following:

(3) The most we will pay under this Additional Coverage is \$100,000 for Fine Arts, regardless of the number of premises scheduled.

9. The following is added to SECTION II.A. The Most We Will Pay:

The applicable Limits of Insurance for Building, Business Personal Property and Yard Property are a blanket limit of insurance for all scheduled locations.

10. The following changes are made to SECTION V. Definitions:

1. Paragraph a. of Definition 4. "Contractors' tools and equipment" is replaced by the following:

a. Machinery, tools and equipment usual to your contracting business, including accessories, spare parts and surveyors' equipment;

2. The following definitions have been added:

a. "Dependent property" means property operated by others whom you depend on to:

(1) Deliver materials or services to you, or to others for your account (Contributing Locations);

(2) Accept your products or services (Recipient Locations);

(3) Manufacture products for delivery to your customers under contract of sale (Manufacturing Locations); or

(4) Attract customers to your business (Leader Locations).

With respect to Contributing Locations, services does not mean Water and Power Supply Services or Communication Supply Services.

b. "Period of restoration for dependent property" means the period of time that:

(1) Begins with the date of direct physical loss caused by or resulting from any Covered Cause of Loss at the premises of the "dependent property"; and

(2) Ends on the date when the property at the premises of the "dependent property" should be repaired, rebuilt or replaced with reasonable speed and similar quality.

"Period of restoration for dependent property" does not include any increased period required due to the enforcement of any ordinance or law that:

1. Regulates the construction, use or repair or requires the tearing down of any property; or
2. Requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of pollutants.

c. "Water and Power Supply Services" means the following types of property supplying water, electricity, steam or gas to the described premises:

(1) Pumping stations;

(2) Water Mains;

(3) Utility generating stations;

(4) Switching stations;

(5) Substations;

(6) Transformers; and

(7) Transmission lines, including overhead transmission lines.

d. "Communication Supply Services," means property supplying communications services, including telephone, radio, microwave or television service to the described premises, such as:

(1) Communication transmission lines, including optic fiber transmission lines and overhead transmission lines;

(2) Coaxial cables; and

(3) Microwave radio relays, except satellites.

All other terms of this policy remain the same.

# The St. Paul Business Foundation Series



Liability Coverage Part Declarations

Your Insurance Company is:  
United States Fidelity and Guaranty Company  
5801 Smith Avenue  
Baltimore, Maryland 21209

A Stock Insurance Company

Policy Number:	Reason For Issuance:
BK01116165	Renewal

## Limits of Liability:

\$ 1,000,000	Each Occurrence Limit
\$ 1,000,000	Personal and Advertising Injury Limit
\$ 2,000,000	General Aggregate Limit (Other than Products - Completed Operations)
\$ 2,000,000	Products - Completed Operations Aggregate Limit
\$ 10,000	Medical Payments Limit (Any One Person)
\$ 1,000,000	Tenant Legal Liability Limit
\$ 0	Retained Limit Property Damage (\$0 Unless Otherwise Indicated)

## Form Of Business:

☐ Individual ☐ Partnership ☒ Corporation ☐ Limited Liability Company ☐ Other:

## Premium Schedule:

Classification	Premises Number	Code Number	Premium Basis	Territory	Rate	Advance Premium
<b>Options</b>						<b>Premium</b>
Employee Benefits Liability (Claims - Made)						\$ 273.00
Employers Liability Stop Gap						\$ 100.00
International Liability Coverage Endorsement						\$ 1,250.00
Tenant Legal Liability						\$ 315.00
<b>Total</b>						<b>\$ 3,243.00</b>

Audit Period: None

# The St. Paul Business Foundation Series

Liability Coverage Part Declarations

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**Premium Schedule:**

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**Forms and Endorsements Applicable to This Coverage Part:**

See attached Schedule of Forms and Endorsements CL/BF 00 35.

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